JUDGE:

Marc Barreca

CHAPTER:

### UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON AT SEATTLE

In Re:

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No. 14-14555-MLB

### VIGIL, JOHN GORDON AND VIGIL, CONNIE ANN

EX PARTE APPLICATION FOR ORDER AUTHORIZING EMPLOYMENT OF REAL ESTATE AGENT FOR ESTATE

**Debtor(s).** 

Edmund Wood, the duly appointed Chapter 7 Trustee in the above-captioned bankruptcy case, applies to this Court for authority to employ Rich Kim and Lumin Brokers, as real estate agent for the trustee and in support thereof states as follows:

- On June 12, 2014, the above-named debtor(s) filed a Chapter 7 bankruptcy petition in the United States Bankruptcy Court for the Western District of Washington at Seattle, and on June 12, 2014, Edmund Wood was appointed as the chapter 7 trustee of the estate.
- 2. The trustee desires to hire Rich Kim to sell real property on behalf of the estate on a 6% commission basis, subject to Court approval after notice and a hearing. Mr. Kim is a licensed real estate broker and a licensed mortgage broker. A copy of the proposed listing agreement is attached.
- 3. The trustee is aware of no connections between Rich Kim, and the debtor, creditors, any party in interest, their respective attorneys and accountants, the United States Trustee, or any person employed in the office of the United States Trustee other than as set forth above. No notice to creditors or interested parties of this motion is necessary pursuant to 11 U.S.C. section 102(1) and FRBP 2002.

WHEREFORE, the trustee applies to the Court for an order authorizing the employment of Rich Kim to list and sell property of the estate as described in this application as of the date this application and

APPLICATION TO HIRE REAL ESTATE AGENT

Wood & Jones, P.S. 303 N. 67<sup>th</sup> Street Seattle WA 98103-5209 (206) 623-4382

Page 1

order are submitted to the office of the United States Trustee, with all compensation subject to Court 1 order upon notice to creditors and a hearing. 2 DATED: July 15, 2014 3 4 5 /s/ Edmund Wood Edmund Wood, WSBA #03695 6 Chapter 7 Trustee 7 I CERTIFY that on July 15, 2014, under penalty of perjury that I caused a copy of the foregoing document to be delivered to the U.S. Trustee by email at: <u>USTPRegion18.SE.ECF@usdoj.gov</u> 8 9 /s/ Edmund Wood Edmund Wood, WSBA #03695 10 Chapter 7 Trustee 11 12 Kim - App to Hire 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 APPLICATION TO HIRE REAL ESTATE AGENT Wood & Jones, P.S. 303 N. 67<sup>th</sup> Street

Case 14-14555-MLB Doc 23 Filed 08/06/14 Ent. 08/06/14 11:03:16 Pg. 2 of 8

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Seattle WA 98103-5209

(206) 623-4382

Form 1A Exclusive Sale Rev. 6/13 Page 1 of 2

#### **EXCLUSIVE SALE AND LISTING AGREEMENT**

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from date hereof until midnight of perpetual ("Listing Term"), the sole and exclusive to submit offers to purchase, and to receipt for deposits in connection therewith, the real property ("the Proposition of the Property ("the Property of the Property and the Property is sold to a buyer representation of the Property is Sold to a buyer who Listing Broker act as a dual agent, Firm shall be entitled to the commission payable under this Agreement plus any additional compensation Firm may have negotiated with the Isolate Agency."  3. LIST DATE. Firm shall submit this listing, including the Property is for the List Date, Firm and Seller Seller acknowledges receipt of the pamphlet entitled "The Law of Real Estate Agency."  4. COMMISSION. If during the Listing Property on the List Date, Firm and Seller wholes, per including, but not limited to payer, who sale supervises e.e. and who received a market value the Property. Accordingly, prior to the List Date, Firm and Seller shall not pomentate through MLS will increase the likelihood that Seller acknowledges that expressions, property and the buyer does not terminate the agree of the Property including, but not limited to yard or other signs, flyers, websites, e-mails, texts, mailers, magan newspapers, open houses, previews, showings, or tours.  4. COMMISSION. If during the Listing Property on the terms in this Agreement, Seller acknowledges the Property in property on the terms in this Agreement, Seller acknowledges the Property in the open market through MLS will increase the likelihood that Seller will payer firm a commission of the Property and the	Trustee for John G	ordon & Connie Ann	ı Vigil	("Seller")
to submit offers to purchase, and to receipt for deposits in connection therewith, the real property ("the Proprommonly known as 1957 23rd Place NE, #201  in the City of Issaquah , County of King , State of Washington, Zip 98029  to be listed at \$ TBD	hereby grants to Lu	min Brokers		, ("Real Estate Firm" or "Firm")
in the City of Issaquah  County of King  State of Washington, Zip  Sta			_ ("Listing Term"), the sole and exclusive right	
in the City of Issaquah  County of King  State of Washington, Zip  B8029  to be listed at \$TBD  and legally described as: LOT  PAGE  OUTLOOK AT ISSQ HIGHLANDS CONDO PCT UND INT 3.27 PLAT BLOCK. PLAT LOT:  DEFINITIONS. For purposes of this Agreement: (a) "MLS" means the Northwest Multiple Listing Service: and (b) includes a contract to sell: an exchange or contract to exchange; an option to purchase; and/or a lease with op purchase.  AGENCY/DUAL AGENCY. Seller authorizes Firm to appoint Rich Kim  as Seller's Listing Broker's performance as Seller's agent ("Supervising Broker"). No other brokers affiliate Firm are agents of Seller, except to the extent that Firm, in its discretion, appoints other brokers to act on Seller's as and when needed. If the Property is sold to a buyer represented by one of Firm's brokers other than Listing I ("Buyer's Broker"). Seller consents to any Supervising Broker who also supervises Buyer's Broker, acting as a agent. If the Property is sold to a buyer who Listing Broker also represents. Seller consents to Listing Broker and payable under this Agreement plus any additional compensation Firm may have negotiated with the commission payable under this Agreement plus any additional compensation Firm may have negotiated with the Property (collectively, "Listing Data"), to be published by MLS by 5:00 p.m. on TBD  LIST DATE. Firm shall submit this listing, including the Property information on the attached pages and photogra the Property to the open market through MLS will increase the likelihood that Seller will receive fair market val the Property. Accordingly, prior to the List Date, Firm and Seller shall not promote or advertise the Property manner whatsoever, including, but not limited to yard or other signs, flyers, websites, e-mails, texts, mailers, mage prior to closing; or (b) after reasonable exposure of the Property and the buyer does not terminate the agre prior to closing; or (b) after reasonable exposure of the Property to the market, Firm procures a buyer who is willing, and	to submit offers to	purchase, and to re	eceipt for deposits in connection	n therewith, the real property ("the Property")
in the City of Issaquah , County of King , State of Washington, Zip 98029  to be listed at \$TBD	commonly known a	<sub>3</sub> 1957 23rd Place N	E, #201	
DIVISION				, State of Washington, Zip 98029
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to cover the Seller's costs at closing, Seller acknowledges that the decision by any beneficiary or mortgagee, assignees, to release its interest in the Property, for less than the amount owed, does not automatically relieve Sethe obligation to pay any debt or costs remaining at closing, including fees such as Firm's commission. Firm we represent or assist Seller in a transaction that is a "Distressed Home Conveyance" as defined by Chapter 61.34 unless otherwise agreed in writing. A "Distressed Home Conveyance" is a transaction where a buyer purce property from a "Distressed Homeowner" (defined by Chapter 61.34 RCW), allows the Distressed Homeowner or property from the property, and promises to convey the property back to the Distressed Homeowner or pro-	prior to closing; willing, and able one and strike the Total Commission (fill in one and simonths after the through the sign Firm, during the member of MLS reduced by the legal cause, Sel	or (b) after reasonal to purchase the Property of the purchase the Property of the purchase the property of the Lamount paid to such er may be liable for	ole exposure of the Property to the perty on the terms in this Agreem of the sales price, or \$ NA cooperating member of MLS repressible. When the sales price, or \$ NA cooperating member of the Series of the sales price, or \$ NA cooperating member of the Property to the sale of the	re market, Firm procures a buyer who is ready, ment, Seller will pay Firm a commission of (fill in "Total Commission"). From the senting a buyer ("Selling Firm") a commission of "Senting a buyer ("Selling Firm") a commission of "Seller shall, within six any person to whose attention it was brought on secured directly or indirectly from or through n. Provided, that if Seller pays a commission to a amount of commission payable to Firm shall be er, that if Seller cancels this Agreement without esult of such cancellation, regardless of whether
Line pictures and interest in, or person or, the processes from a result of the property.	to cover the Se assignees, to re the obligation to represent or assunless otherwis property from a	ler's costs at closing ease its interest in th pay any debt or cost ist Seller in a transact a agreed in writing. "Distressed Homeo py the property, and	g, Seller acknowledges that the delete Property, for less than the amousts remaining at closing, including at closing that is a "Distressed Home Can "Distressed Home Conveyand wher" (defined by Chapter 61.34 promises to convey the property	ecision by any beneficiary or mortgagee, or its int owed, does not automatically relieve Seller of fees such as Firm's commission. Firm will not conveyance" as defined by Chapter 61.34 RCW se" is a transaction where a buyer purchases RCW), allows the Distressed Homeowner to back to the Distressed Homeowner or promises

Form 1A Exclusive Sale Rev. 6/13 Page 2 of 2

#### **EXCLUSIVE SALE AND LISTING AGREEMENT** Continued

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KEYBOX. Firm is authorized to install a keybox on the Property. Such keybox may be opened by a master key held by 52

- members of MLS and their brokers. A master key also may be held by affiliated third parties such as inspectors and 53 appraisers who cannot have access to the Property without Firm's prior approval which will not be given without Firm 54 55 first making reasonable efforts to obtain Seller's approval. 56
- **SELLER'S WARRANTIES AND REPRESENTATIONS.** Seller warrants that Seller has the right to sell the Property on the terms herein and that the Property information on the attached pages to this Agreement is correct. Further, Seller represents that to the best of Seller's knowledge, there are no structures or boundary indicators that either encroach on 58 adjacent property or on the Property. Seller authorizes Firm to provide the information in this Agreement and the 59 attached pages to prospective buyers and to other cooperating members of MLS who do not represent the Seller and, 60 in some instances, may represent the buyer. Seller agrees to indemnify and hold Firm and other members of MLS 61 harmless in the event the foregoing warranties and representations are incorrect.
- CLOSING COSTS. Seller shall furnish and pay for a buyer's policy of title insurance showing marketable title to the 63 Property. Seller shall pay real estate excise tax and one-half of any escrow fees or such portion of escrow fees and any 64 other fees or charges as provided by law in the case of a FHA or VA financed sale. Rent, taxes, interest, reserves, 65 assumed encumbrances, homeowner fees and insurance are to be prorated between Seller and the buyer as of the 66 date of closing.
- MULTIPLE LISTING SERVICE. Seller authorizes Firm and MLS to publish the Listing Data and distribute it to other 68 members of MLS and their affiliates and third parties for public display and other purposes. This authorization shall 69 survive the termination of this Agreement. Firm is authorized to report the sale of the Property (including price and all 70 terms) to MLS and to its members, financial institutions, appraisers, and others related to the sale. Firm may refer this 71 listing to any other cooperating multiple listing service at Firm's discretion. Firm shall cooperate with all other members 72 73 of MLS, or of a multiple listing service to which this listing is referred, in working toward the sale of the Property. Regardless of whether a cooperating MLS member is the agent of the buyer, Seller, neither or both, such member shall 74 75 be entitled to receive the selling firm's share of the commission. MLS is an intended third party beneficiary of this 76 agreement and will provide the Listing Data to its members and their affiliates and third parties, without verification and without assuming any responsibility with respect to this agreement. 77
- 10. DISCLAIMER/SELLER'S INSURANCE. Neither Firm, MLS, nor any members of MLS or of any multiple listing 78 service to which this listing is referred shall be responsible for loss, theft, or damage of any nature or kind whatsoever to the Property and/or to any personal property therein, including entry by the master key to the keybox and/or at open houses. Seller is advised to notify Seller's insurance company that the Property is listed for sale and ascertain that the 81 Seller has adequate insurance coverage. If the Property is to be vacant during all or part of the Listing Term, Seller 82 should request that a "vacancy clause" be added to Seller's insurance policy.
- 11. FIRM'S RIGHT TO MARKET THE PROPERTY. Seller shall not commit any act which materially impairs 84 Firm's ability to market and sell the Property under the terms of this Agreement. In the event of breach of the foregoing, Seller shall pay Firm a commission in the above amount, or at the above rate applied to the listing price herein, whichever is applicable. Unless otherwise agreed in writing, Firm and other members of MLS shall be entitled to show 87 the Property at all reasonable times. Firm need not submit to Seller any offers to lease, rent, execute an option to 88 purchase, or enter into any agreement other than for immediate sale of the Property.
- 12. SELLER DISCLOSURE STATEMENT. Unless Seller is exempt under RCW 64.06, Seller shall provide to Firm 90 as soon as reasonably practicable a completed and signed "Seller Disclosure Statement" (Form 17 (Residential), Form 91 17C (Unimproved Residential), or Form 17 Commercial). Seller agrees to indemnify, defend and hold Firm harmless 92 from and against any and all claims that the information Sellor provides on Form 17, Form 17C, or Form 17 Commercial 93 is inaccurate.
- 13. DAMAGES IN THE EVENT OF BUYER'S BREACH. In the event Seller retains earnest money as liquidated 95 damages on a buyer's breach, any costs advanced or committed by Firm on Seller's behalf shall be paid therefrom and 96 the balance divided equally between Seller and Firm.
- 14. ATTORNEYS' FEES. In the event either party employs an attorney to enforce any terms of this Agreement and 98 is successful, the other party agrees to pay reasonable attorneys' fees. In the event of trial, the successful party shall be 99 entitled to an award of attorneys' fees and expenses; the amount of the attorneys' fees and expenses shall be fixed by 100 the court. The venue of any suit shall be the county in which the Property is located. 101 United States Bankruptcy Court for the Western District of Washington

DATED THIS 14th DAY OF July ,	2014	Are the undersigned the sole owner(s)? YES NO	102
FIR M (COMPANY) Lumin Brokers		SELLER:	_ 103
BY:		SELLER:	_ 104

Addendum to Listing Agreement Revised 6/2014 Page 1 of 3



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## RESIDENTIAL REAL ESTATE CHAPTER 7 BANKRUPTCY TRUSTEE SALE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON

#### Addendum to Listing Agreement

Date: <u>July 14, 2014</u>	MLS Number:
Property: 1957 23rd Place NE, #201	City:  ssaquah
Trustee: Edmund Wood	Case Number: <u>14-14555-MLB</u>
Debtor: John Gordon Vigil	Co-Debtor: Connie Ann Vigil
Listing Firm: Lumin Brokers	Address: 5400 Carillon Point
MLS Office Number: <sup>5063</sup>	City: Kirkland State: WA Zip: 98033
Listing Broker: Rich Kim	Phone Number: (206) 888-8888
MLS LAG Number: 47547	E-Mail Address: Sales@LuminBrokers.com

This Addendum modifies the Listing Agreement for the listing and property commonly identified above.

- 1. Short Sale. This property may be being sold as a short sale. Any sale is subject to approval of lienholders of record, which approval may be conditioned on modifications to the agreement and/or to the listing agreement. The Bankruptcy Trustee has no control over lienholder approval and cannot guarantee that any offer will be accepted.
- 2. Bankruptcy Sale. This property is being sold by the Bankruptcy Trustee in a pending bankruptcy case. The Bankruptcy Trustee does not own the Property or have the right to sell the Property without the approval of the Bankruptcy Court, which approval may be conditioned on modifications to the agreement and/or to the listing agreement. The Bankruptcy Trustee has no control over court approval and cannot guarantee that any offer will be accepted.
- 3. Knowledge and Warranties Regarding Property. The Bankruptcy Trustee has no personal knowledge of the Property, and expressly disclaims all warranties that any information provided in this listing is accurate or complete. All sales shall be as-is with no warranties of any kind. Buyer will be required to fully investigate all aspects of the Property to Buyer's satisfaction.
- **4. Deed.** Title shall be conveyed by a Trustee's Quitclaim Deed free and clear of liens and interests, pursuant to court order. The Bankruptcy Trustee makes no warranties or representations of any kind with respect to title and shall assume no liabilities concerning the Property after closing.

Initials: Initials: Initials: Date: 7/15/2014 Listing Broker: Date: 7/15/2014

Lumin Brokers Sales Department 5400 Carillon Point, Kirkland, WA 98033

phone: 206.888.888 toll-free: 888.88.LUMIN (888.885.8646) fax: 888.715.1711 e-mail: Sales@LuminBrokers.com

WA REAL ESTATE BROKER LICENSE #9607 WA MORTGAGE BROKER LICENSE #MB-120818



Addendum to Listing Agreement Revised 6/2014 Page 2 of 3



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## RESIDENTIAL REAL ESTATE CHAPTER 7 BANKRUPTCY TRUSTEE SALE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON

- **5. Commissions.** If the commission is reduced by the court or a lienholder as a condition to approval, then the reduction of the commission shall be determined pursuant to NWMLS Rules. For purposes of this paragraph, commission modifications imposed by the Court shall be treated that same as modifications imposed by creditors.
- 6. Delayed Listing and Listing Price. Lumin Brokers will conduct or contract an appraisal, broker price opinion, or comparative market analysis on the above mentioned property. Upon completion, the listing price shall be established and the Bankruptcy Trustee authorizes Lumin Brokers to continue to adjust the listing price at Lumin Broker's discretion without further notice until an acceptable purchase offer is received unless otherwise expressly notified in writing. Additionally, it will be necessary to coordinate with any existing occupant(s) of the property prior to listing the property. The Bankruptcy Trustee authorizes Lumin Brokers to delay listing the property with the multiple listing service(s) until the valuation and coordination with occupants is complete.
- 7. **Seller Info Undisclosed.** In consideration that the Bankruptcy Trustee is not a homeowner Seller, Seller request that Seller's name and phone number be omitted from the information included in the Property's listing and shall not be made available to other real estate Brokers.
- 8. Presentation to Listing Firm. In consideration that the Bankruptcy Trustee is not a homeowner Seller, Seller requests that all offers only be presented to or through the Listing Firm and only offers which have been deemed acceptable for mutual acceptable at the discretion of Lumin Brokers shall be presented to the Seller.
- **9. Licensing.** Lumin Brokers is licensed as both a real estate brokerage and a mortgage brokerage. All Bankruptcy Trustee Sale and Short Sale Facilitation shall be conducted pursuant to its status as a licensed mortgage brokerage and in compliance with RCW 19.146 and WAC 208-660.
- **10.** Bankruptcy Trustee Sale and Short Sale Facilitation Fee Agreement. In consideration for its work in facilitating the Bankruptcy Trustee Sale and Short Sale of Property, Lumin Brokers is entitled to a facilitation fee equal to 1.5% of the final gross sale Purchase Price of the Property. This fee shall be paid ⋈ by the Buyer at closing ☐ from the proceeds of sale. If paid by the Buyer, this fee shall be paid in cash at closing and is in addition to the Purchase Price. If this Agreement states that the fee shall be paid from the proceeds of sale and during the course of the transaction it is determined that it actually cannot be paid in this manner, for whatever reason, the Buyer can elect to agree to pay the fee under the above described terms or Seller may give notice terminating this Agreement and refunding Buyer's Earnest Money. An additional \$2,500 will also be requested to be paid from the proceeds of sale which is subject to lienholder approval. These fees shall be fully disclosed on any and all settlement statement(s) in association with the transaction.

Initials: EW

Date: 7/15/2014

Initials:

7/15/2014

Lumin Brokers Sales Department 5400 Carillon Point, Kirkland, WA 98033

phone: 206.888.888 toll-free: 888.88.LUMIN (888.885.8646) fax: 888.715.1711 e-mail: Sales@LuminBrokers.com
WA REAL ESTATE BROKER LICENSE #9607 WA MORTGAGE BROKER LICENSE #MB-120818



Addendum to Listing Agreement Revised 6/2014 Page 3 of 3



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# RESIDENTIAL REAL ESTATE CHAPTER 7 BANKRUPTCY TRUSTEE SALE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON

Initials Truste		Date:	Initials: Listing Broker	DocuSigned by:  Rich Zim  828E8A48A673C4A5	Date: 7/15/2014
Signat Truste Date: _	e:		Signatures: Listing Broker Date: 7/15/201	Rich kim	
13.	Pre-Approval. In consideration be approved by all lender and preferred lender assigned at L is with the realm of the type approval.  Docusigned by:	l investor guidelines, B umin Broker's discretio	Buyer will be requ In which has acki meets their spe	uired to obtain a pre- nowledged that the tr	approval through a ansaction structure
12.	Bankruptcy Court Filing Fee. Fee. If paid by the buyer, the comutual acceptance of this Agree fee to the United States Bankruclear of liens. In the event that the this sale does not close, for what repaid to the Buyer. The Closing this Agreement to the Attorney employed. However, if the Agree returned to the Buyer. If the sal from proceeds of the Bankruptcy	check shall be delivered ement. Buyer acknowled uptcy Court for the Bank ne sale closes, Buyer shat tever reason, the fee shat g Agent is instructed to re- for the Bankruptcy Trust ement is terminated prior le closes, the Bankruptc	I to the Closing A ges and agrees to ruptcy Trustee's f all be entitled to co all be considered r elease the check 7 stee or the Bankru to the Closing Ag y Trustee agrees	gent not later than 2 pay the sum of \$176 filing of a motion to apredit at closing for the non-refundable and should be a payed at the check to credit the Buyer the payed to credit the Buyer the payed to credit the superty and the superty the superty and	business days after as a non-refundable oprove sale free and fee. In the event that hall not be credited or nutual acceptance of torney has yet to be sk, the check shall be
11.	Bankruptcy Trustee Carve (Seller will have to show that the Bankruptcy Trustee Carve Out/E of the first \$5,000 or less, 10% of excess of \$50,000 but not in extended which shall be no less than \$2 proceeds of sale. If paid by the Purchase Price. If this Agreement the transaction it is determined that to agree to pay the fee under the refunding Buyer's Earnest Mones sale which is subject to lient statement(s) in association with the	sale will provide a benefauyer's Premium shall be fany amount in excess of \$1,000,000, an \$20,000. This Buyer, the Buyer's Prement states that the fee shat it actually cannot be placed above described termers. An additional \$2,500 holder approval. These	fit to the unsecure e calculated base of \$5,000 but not id 3% of any amount fee shall be paid libe paid from the paid in this manners or Seller may gowill also be recome.	d creditors in the Case d on the Purchase P in excess of \$50,000, punts in excess of \$1, d 🗵 by the Buyer at in cash at closing and proceeds of sale and in the proceeds of the proceeds of the proceeds of the paid from the pai	e. The amount of the Price as follows: 25% 5% of any amount in 000,000; the sum of closing $\sqcup$ from the d is in addition to the during the course of the Buyer can elect this Agreement and om the proceeds of

Lumin Brokers Sales Department 5400 Carillon Point, Kirkland, WA 98033

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WA REAL ESTATE BROKER LICENSE #9607 WA MORTGAGE BROKER LICENSE #MB-120818



Bankruptcy Trustee Authorization to Release Information Revised 6/2014 Page 1 of 1



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#### **Bankruptcy Trustee Authorization to Release Information**

Property: 1957 23rd Place NE, #201	City: Issaquah State: WA Zip: 98029
1 <sup>st</sup> Lienholder: <sup>BOA</sup>	Loan Number: <sup>5469</sup>
2 <sup>nd</sup> Lienholder: BOA	Loan Number: 4342
Trustee: Edmund Wood	Case Number: 14-14555-MLB
Debtor: John Gordon Vigil	Social Security Number: 0781
Debtor: John Gordon Vigil Co-Debtor: Connie Ann Vigil	Social Security Number: 3585
Representative: Rich Kim	Representative: Nichole Beal
Representative: Kate Thao	Representative:
as the Listing Brokerage as well as the Bankruptcy Tr Property. A copy of the Order appointing Lumin Broker This is to evidence the Bankruptcy Trustee's express institutions to release any and all information in refere Brokers and its above mentioned Representative(s). The (state or federal), and/or private institutions which he	ntioned Bankruptcy Trustee for the above mentioned Debtor(s) rustee Sale and Short Sale Facilitator for the above mentioned is is attached.  authorization(s) of any and all federal agencies and/or private ence to the above mentioned property and/or loan(s) to Lumin his shall also authorize any other parties, government agencies hold a lien or security interest against the above mentioned ainst the above mentioned Debtor(s) to release any and all
This authorization shall remain in effect for the duratio legal ownership of the Property; and/or as otherwise ex	n of the loan, lien, security interest, or liability; for the period of xpressly revoked in writing.
A facsimile, photocopy, and/or electronically signed Information shall have the same legal effect as an origi	version of this Bankruptcy Trustee Authorization to Release inal.
Signatures:	
Trustee:	-
Date:	

**Lumin Brokers** Short Sale Department 5400 Carillon Point, Kirkland, WA 98033

